Fill in the Debtor 1		ation to identify your case: Bryan Scott Kennedy						
		Full Name (First, Middle, Last)						
Debtor 2		Full Name (First, Middle, Last)						
(Spouse, if filing) United States Bank		SOUTHERN DISTRICT OF kruptcy Court for the MISSISSIPPI	Check if this i	is an amended plan, and				
Case number:		19-01065	list below the have been cha	sections of the plan that anged.				
(If known)								
Chapt	er 13 P	lan and Motions for Valuation and Lien Avoidance		12/17				
Part 1:	Notices							
To Debto	ors:	This form sets out options that may be appropriate in some cases, but the prindicate that the option is appropriate in your circumstances or that it is per do not comply with local rules and judicial rulings may not be confirmable. debts must be provided for in this plan.	rmissible in your judici	al district. Plans that				
		In the following notice to creditors, you must check each box that applies						
To Credi	itors:	Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated.						
		You should read this plan carefully and discuss it with your attorney if you have an attorney, you may wish to consult one.	one in this bankruptcy of	case. If you do not have				
		If you oppose the plan's treatment of your claim or any provision of this pla to confirmation on or before the objection deadline announced in Part 9 of t (Official Form 309I). The Bankruptcy Court may confirm this plan without is filed. See Bankruptcy Rule 3015.	he Notice of Chapter 1	3 Bankruptcy Case				
		The plan does not allow claims. Creditors must file a proof of claim to be paid un	nder any plan that may b	e confirmed.				
		The following matters may be of particular importance. Debtors must check on plan includes each of the following items. If an item is checked as "Not Incluprovision will be ineffective if set out later in the plan.						
1.1		on the amount of a secured claim, set out in Section 3.2, which may result in payment or no payment at all to the secured creditor	☐ Included	✓ Not Included				
1.2		ce of a judicial lien or nonpossessory, nonpurchase-money security interest,	☐ Included	✓ Not Included				
1.3		n Section 3.4. dard provisions, set out in Part 8.	✓ Included	☐ Not Included				
1.5	Nonstand	datu provisions, set out in 1 art o.	/ Included	Not included				
Part 2:	Plan Pa	yments and Length of Plan						
rart 2.	1 Ian 1 a	yments and Length of Fran						
2.1	Length o	of Plan.						
fewer tha		all be for a period of months, not to be less than 36 months or less than 6 ths of payments are specified, additional monthly payments will be made to the earn.						
2.2	Debtor(s	s) will make payments to the trustee as follows:						
		\$7,522.02		ess otherwise ordered by				
	1_	Direct - Self- Employed						
	_							

APPENDIX D Chapter 13 Plan Page 1

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Debtor	<u>_</u>	Bryan Scott Ke	nnedy			Case number	19-01065	
			onthly, semi-month shall be issued to the jo				er 13 trustee. Unless otherwise ordered by the ss:	
2.3	Incomo	tax returns/refu	inde					
2.3			nus.					
	Cneck a ✓	ll that apply Debtor(s) will re	etain any exempt incon	ne tax refunds reco	eived duri	ng the plan term.		
		Debtor(s) will supply the trustee with a copy of each income tax return filed during the plan term within 14 days of filing the return and will turn over to the trustee all non-exempt income tax refunds received during the plan term.						
		Debtor(s) will to	reat income refunds as	follows:				
2.4 Addi	tional pa	nyments.						
Chec	k one. √	None. If "None	" is checked, the rest o	f § 2.4 need not be	complete	d or reproduced		
Part 3:	Treatn	nent of Secured (Claims					
3.1	Mortga	ges. (Except moi	rtgages to be cramme	d down under 11	U.S.C. § 1	1322(c)(2) and i	dentified in § 3.2 herein.).	
		ll that apply. . If "None" is che	ecked, the rest of § 3.1	need not be compl	eted or re	produced.		
3.1(a)	1322(claim	b)(5) shall be sch	eduled below. Absent a gage creditor, subject to	an objection by a p	arty in int	erest, the plan w	d cured under the plan pursuant to 11 U.S.C. § ill be amended consistent with the proof of ortgage payment proposed herein.	
Beginni	ng May	2019	@ \$2,4	76.94 ✔ Plan	Dire	ct. Includes	s escrow 🕢 Yes 🗌 No	
1 1	Mtg arrea	rs to Benny	Kimberly	Thro	ugh _	April 2019	\$7,430.82	
3.1(b) Property	U. the	S.C. § 1322(b)(5) e proof of claim fi rein. ress: 242 L) shall be scheduled bel iled by the mortgage cr -uckey and Kenned	ow. Absent an object to the	jection by he start da	a party in interes	tained and cured under the plan pursuant to 11 st, the plan will be amended consistent with uing monthly mortgage payment proposed	
Mtg pm	ts to Pr	<u>Simp</u> riority One Ban	oson County ok					
Beginni	ng May	2019	@	\$1,663.54	Plan	Direct.	Includes escrow Yes No	
Property	/ 1	Mtg arrears to	Priority One Bank	Through	n Apr	il 2019	\$13,308.32	
3.1(c)			o be paid in full over to proof of claim filed by			jection by a part	y in interest, the plan will be amended	
Creditor	: -NO	NE-	Approx. amt. d	lue:		Int. Rate*:		
Principa (as state Portion (Equal to	d in Part of claim t o Total D	e to be paid with i 2 of the Mortgago to be paid withou bebt less Principal	Balance)	nment)				
		taxes/insurance: 4 of the Mortgage	\$e Proof of Claim Attacl	-NONE- /mo	onth, begin	ning month.		

Debtor	· _	Bryan Scott Kennedy		Case number	19-01065				
		ordered by the court, the i claims as needed.	nterest rate shall be the curent	Till rate in this District					
3.2	Motion	Motion for valuation of security, payment of fully secured claims, and modification of undersecured claims. Check one							
	✓	None. If "None" is che	cked, the rest of § 3.2 need no	t be completed or reproduced.					
3.3	Secure	Secured claims excluded from 11 U.S.C. § 506.							
	Check o □ ✔	Check one. None. If "None" is checked, the rest of § 3.3 need not be completed or reproduced. The claims listed below were either:							
			days before the petition date sonal use of the debtor(s), or	and secured by a purchase money	security interest in a m	otor vehicle			
		(2) incurred within 1 ye	ear of the petition date and sec	ured by a purchase money securi	ty interest in any other t	hing of value.			
		These claims will be paid in full under the plan with interest at the rate stated below. Unless otherwise ordered by the court, the claim amount stated on a proof of claim filed before the filing deadline under Bankruptcy Rule 3002(c) controls over any contrary amount listed below. In the absence of a contrary timely filed proof of claim, the amounts stated below are controlling.							
Camn		ne of Creditor		lateral	Amount of claim	Interest rate*			
	nunity Base otherwis		2018 Chevrolet 2500 H e interest rate shall be the curr		\$54,000.00	6.75%			
Insert a	dditional	claims as needed.							
3.4		n to avoid lien pursuant t	to 11 U.S.C. § 522.						
Check o	one.	_							
	✓	None. If "None" is che	cked, the rest of § 3.4 need no	t be completed or reproduced.					
3.5	Surrender of collateral.								
	Check o								
	✓	The debtor(s) elect to su that upon confirmation	urrender to each creditor listed of this plan the stay under 11	the completed or reproduced. It below the collateral that secures U.S.C. § 362(a) be terminated as yed unsecured claim resulting fro	to the collateral only an	d that the stay			
		Name of Creditor			Collateral				
Bank	Plus			1660 Simpson Hwy 49 Mag	ee, MS 39111 Simps	on County			
Insert a	dditional	claims as needed.							
Part 4:	Treat	ment of Fees and Priority	y Claims						
4.1									
4.1	Trustee	General Trustee's fees and all allowed priority claims, including domestic support obligations other than those treated in § 4.5, will be paid in full without postpetition interest.							
4.2		Trustee's fees Trustee's fees are governed by statute and may change during the course of the case.							
4.3	Attorn	ey's fees.							
	✓ No	look fee: 3,600.00							

Debtor	Bryan Scott Kennedy		Case number 19-01	065
	Total attorney fee charged:	\$3,600.00		
	Attorney fee previously paid:	\$860.00		
	Attorney fee to be paid in plan per confirmation order:	\$2,740.00		
	☐ Hourly fee: \$ (Subject to appr	roval of Fee Application.)		
4.4	Priority claims other than attorney's	fees and those treated in § 4.5.		
	Check one.			
	None. If "None" is checked, if ✓ Internal Revenue Service	he rest of § 4.4 need not be comple \$40,000.00	ted or reproduced.	
	Mississippi Dept. of Revenue Other	\$4,500.00	·	
4.5	Domestic support obligations.			_ ·
4.0	_	he next of \$ 4.5 mood not be comple	ted on nonneduced	
		he rest of § 4.5 need not be comple	iea or reproaucea.	
POST P	ETITION OBLIGATION: In the amount		per month beginning	April 2019
To be pa	aid	on, or through the plan.		
	TITION ARREARAGE: In the amount of		through	n/a
	nall be paid in full over the plan term, unluid [] direct, [] through payroll deduction			
_				
	Insert additional claims as needed.			
	_			
Part 5: 5.1	Treatment of Nonpriority Unsecured Nonpriority unsecured claims not sep			
	Allowed nonpriority unsecured claims the	hat are not separately classified wi	ll be paid, pro rata. If more tha	n one option is checked, the option
	providing the largest payment will be ef The sum of \$		1 /1	1 , 1
V	100.00 % of the total amount of			
	The funds remaining after disburseme	nts have been made to all other cre	editors provided for in this plar	1.
	If the estate of the debtor(s) were liquid Regardless of the options checked about			
5.2	Other separately classified nonpriorit	y unsecured claims (special clain	nants). Check one.	
	✓ None. If "None" is checked, th	ne rest of § 5.3 need not be comple	ted or reproduced.	
Part 6:	Executory Contracts and Unexpired	Leases		
6.1	The executory contracts and unexpire contracts and unexpired leases are rej		d and will be treated as speci	fied. All other executory
	None. If "None" is checked, the	he rest of § 6.1 need not be comple	ted or reproduced.	
Part 7:	Vesting of Property of the Estate			

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Debto	Bryan Scott Kennedy	Case number 19-01065
7.1	Property of the estate will vest in the debtor(s) upon entry of discharge.
Part 8	Nonstandard Plan Provisions	
8.1	Check "None" or List Nonstandard Plan Pro None. If "None" is checked, the rest of	ovisions of Part 8 need not be completed or reproduced.
	Bankruptcy Rule 3015(c), nonstandard provisions ficial Form or deviating from it. Nonstandard provi	must be set forth below. A nonstandard provision is a provision not otherwise included in isions set out elsewhere in this plan are ineffective.
	llowing plan provisions will be effective only if t or to pay student loans direct or place in fo	
Part 9	: Signatures:	
comple X <u>/</u> s	Signatures of Debtor(s) and Debtor(s)' Attorebtor(s) and attorney for the Debtor(s), if any, must ete address and telephone number. s/ Bryan Scott Kennedy Bryan Scott Kennedy Signature of Debtor 1	t sign below. If the Debtor(s) do not have an attorney, the Debtor(s) must provide their X Signature of Debtor 2
Е	Executed on April 2, 2019	Executed on
1	32 Hummingbird Rd	
A	Address Magee MS 39111-0000	Address
	City, State, and Zip Code	City, State, and Zip Code
T	Telephone Number	Telephone Number
T S 7 R	S/ Thomas C. Rollins, Jr. Thomas C. Rollins, Jr. 103469 Signature of Attorney for Debtor(s) 774 Avery Blvd N Ridgeland, MS 39157	Date April 2, 2019
	Address, City, State, and Zip Code	103469 MS
T ti	Telephone Number rollins@therollinsfirm.com Email Address	MS Bar Number